

	AETNA PLANS and HORIZON PLANS							
	Aetna Freedom10 NJ DIRECT10	Aetna Freedom15 NJ DIRECT15	Aetna Freedom1525** NJ DIRECT 1525	Aetna Freedom2030** NJ DIRECT 2030	Aetna HMO10 Horizon HMO ¹	Aetna HMO1525 Horizon HMO ¹ 1525	Aetna HMO2030** Horizon HMO ¹ 2030	Aetna Value HD4000* NJ DIRECT HD4000*
Medical Cost Sharing								
Primary Care Copayment	\$10	\$15	\$15	\$20	\$10	\$15	\$20	
Specialist Care Copayment	\$10	\$15	\$25	\$30/adult \$20/child***	\$10	\$25	\$30/adult \$20/child***	
Emergency Room Copayment	\$25	\$50	\$75	\$125	\$35	\$75	\$125	
In-Network Deductible ²								\$4,000
In-Network Coinsurance ³	10%	10%	10%	10%				20% after deductible
In-Network Coinsurance Maximum (Individual)		\$400	\$400	\$800				\$1,000
In-Network Out-of-Pocket Maximum (Individual/Family)	\$400	\$6350/\$12,700	\$6350/\$12,700	\$6350/\$12,700	\$6350/\$12,700	\$6350/\$12,700	\$6350/\$12,700	\$1,000
Out-of-Network Deductible (Individual) ²	\$100	\$100	\$100	\$200				See In-Network Deductible ⁴
Out-of-Network Coinsurance (Individual) ⁵	20%	30%	30%	30%				40%
Out-of-Network Out-of-Pocket Maximum (Individual) ²	\$2,000	\$2,000	\$2,000	\$5,000				\$2,000
Out-of-Network Inpatient Hospital Deductible	\$200/stay	\$200/stay	\$200/stay	\$500/stay				
Prescription Drug Copayments								
Retail: Generic Brand Copayments	\$12.00	\$12.00	\$7.00	\$3.00	\$7.00	\$7.00	\$3.00	Subject to deductible and coinsurance
Retail: Preferred Brand Copayments	\$25.00	\$25.00	\$17.00	\$19.00	\$14.00	\$17.00	\$19.00	
Retail: Non-Preferred Brand Copayments	\$50.00	\$50.00	\$37.00	\$49.00	\$27.00	\$37.00	\$49.00	
Mail: Generic Brand Copayments	\$12.00	\$12.00	\$5.00	\$5.00	\$7.00	\$5.00	\$5.00	
Mail: Preferred Brand Copayments	\$37.00	\$37.00	\$43.00	\$38.00	\$21.00	\$43.00	\$38.00	
Mail: No-Preferred Brand Copayments	\$62.00	\$62.00	\$94.00	\$98.00	\$34.00	\$94.00	\$98.00	
Prescription Drug Annual Out-of-Pocket Maximum ⁶	\$1,446.00	\$1,446.00			\$1,446.00			

* **HD** = High Deductible Health Plan (Medicare eligible retirees cannot enroll in the HD plans).

**Medicare eligible retirees cannot enroll in the Aetna Freedom1525, Aetna Freedom2030, or Aetna HMO2030 plans.

***Under age 26

¹ Service areas for Horizon HMO plans are limited to New Jersey, New Castle County in Delaware, and bordering counties of Pennsylvania and New York.

² Family amounts are 2 times the individual amounts for the high deductible plans and 2.5 for all other plans.

³ On select services.

⁴ Out-of-Network Deductible is combined with In-Network Deductible.

⁵ After Deductible

⁶ Maximum out-of-pocket on prescription drugs per person per calendar year.

Note: Medicare enrollees can review the Medicare Advantage plan designs at Aetna’s website: www.aetnastatenj.com

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This is a summary and not intended to provide total information. Although every attempt at accuracy is made, it cannot be guaranteed.